

Debtor 1 Keith Lezama

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: District of Massachusetts (Boston)

Case number 16-11473

**Official Form 410S1****Notice of Mortgage Payment Change**

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

**Name of Creditor:** THE BANK OF NEW YORK MELLON FKA THE  
BANK OF NEW YORK, AS TRUSTEE FOR THE  
CERTIFICATEHOLDERS OF CWABS, INC.,  
ASSET-BACKED CERTIFICATES, SERIES 2006-8

**Court claim no.** (if known): \_\_\_\_\_

**Date of payment change:**

Must be at least 21 days after date of this notice

05/01/2017

**Last 4 digits** of any number you use to identify  
the debtor's account: 1443

**New total payment:**

Principal, interest, and escrow, if any

\$3,785.39

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**

- ☐ No
- ☒ Yes Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law.  
Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$821.34

New escrow payment: \$818.33

**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?**

- ☒ No
- ☐ Yes Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law.  
If a notice is not attached, explain why:

Current interest rate: \_\_\_\_\_

New interest rate: \_\_\_\_\_

Current principal and interest payment: \_\_\_\_\_

New principal and interest payment: \_\_\_\_\_

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☒ No
- ☐ Yes Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \_\_\_\_\_

New mortgage payment: \_\_\_\_\_

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box:



I am the creditor.



I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.



/s/ Robert Phifer Jr

Date 03/16/2017

Assistant Vice President

Print: Robert Phifer Jr

Title Assistant Vice President

Company Bank of America, N.A.

Address 16001 N. Dallas Pkwy

Addison, TX 75001

Specific Contact Information:

Phone: 214-209-8475

Email: robert.phifer@bankofamerica.com

# UNITED STATES BANKRUPTCY COURT

District of Massachusetts (Boston)

Chapter 13 No. 16-11473

Judge: Judge Melvin S. Hoffman

In re:

Keith Lezama

Debtor(s).

## CERTIFICATE OF SERVICE

I hereby certify that on March 16, 2017, I have served a copy of this Notice and all attachments to the following by U.S. Mail, postage prepaid, or via filing with the US Bankruptcy Court's CM ECF system.

Debtor: By U.S. Postal Service First Class Mail Postage Prepaid:

Keith Lezama  
652 Plain Sreet  
Stoughton, MA 02072

Debtor's Attorney: By U.S. Postal Service First Class Mail Postage Prepaid:

Colin Creager  
99 High Street  
Suite 304  
Boston, MA 02110

Trustee: By U.S. Postal Service First Class Mail Postage Prepaid:

Carolyn Bankowski-13  
Chapter 13 Trustee Boston  
P. O. Box 8250  
Boston, MA 02114

/s/ Bruce Bertrand

---

4 S Technologies, LLC  
(as authorized agent for Bank of America, N.A.)  
200 Sheffield St., Suite 101  
Mountainside, NJ 07092  
(908) 588-9639  
brucebertrand@4stechnologies.com

**Bank of America**



**Home Loans**

*CUSTOMER SERVICE  
P.O. BOX 5170  
SIMI VALLEY, CA 93062-5170*

**Statement date:** 03/06/2017

**Loan No.:** [REDACTED]

MARLENE M LONG & KEITH C LEZAMA  
695 WASHINGTON ST  
DORCHESTER CENTER MA 02124

**Property address:**  
652 PLAIN ST  
STOUGHTON, MA 02072

---

## **WE ANALYZED YOUR ESCROW ACCOUNT AND YOUR PAYMENT MAY BE CHANGING**

Your escrow account was recently reviewed and, as a result, the escrow portion of your monthly loan payment may be changing effective 05/01/2017.

Enclosed is an updated escrow analysis statement for your loan.

---

## **WHAT YOU NEED TO DO**

There's nothing you need to do. Please keep this notification for your records.

## **QUESTIONS?**

We're pleased to serve your home loan needs. If you have any questions, please call us at 1-800-669-6607, Monday-Friday 8a.m. to 9p.m. ET.

Bank of America, N.A. is required by law to inform you that this communication is from a debt collector. If you are currently in a bankruptcy proceeding or have previously obtained a discharge of this debt under bankruptcy law, this notice is for informational purposes only and is not an attempt to collect a debt, a demand for payment or an attempt to impose personal liability for a discharged debt.



**This Page is left blank intentionally**

Bank of America



Home Loans

Account Number

Statement Date 03/06/2017

MARLENE M LONG & KEITH C LEZAMA  
652 PLAIN ST  
STOUGHTON, MA 02072

## ESCROW ACCOUNT REVIEW

### ESCROW EXPLAINED

This escrow statement is being sent for **informational purposes only**. It should not be construed as an attempt to collect a debt or to modify the terms of your Chapter 13 plan. Note that your Chapter 13 bankruptcy plan may provide for the Trustee to pay escrow amounts outstanding on your loan as of the date you filed your bankruptcy case or may otherwise provide for the Trustee to pay amounts due to escrow.

Part of your monthly loan payment goes into an account to pay for your property taxes and insurance premiums. During the year, payments are made out of this account when tax and insurance bills come due. This notice describes any changes needed in your monthly payment to maintain enough money in your escrow account to pay these bills. In our step-by-step analysis, we determine the data shown below to calculate your new escrow payment.

**If this is your first escrow statement after filing your Chapter 13 bankruptcy**, this escrow account review was performed as of the date you filed for bankruptcy and your new monthly escrow payment has been calculated according to applicable bankruptcy law. The amount shown in the Summary section below is the updated and correct amount due for the month shown. If you previously received a monthly coupon for the same due date, the payment amount below is intended to replace the coupon you previously received, as the coupon was prepared and sent before we had notice of your Chapter 13 bankruptcy filing.

**If this is an annual escrow statement provided during your Chapter 13 bankruptcy**, we've prepared this escrow statement to track your escrow obligations during the period when you're making payments under the terms of your Chapter 13 plan.

**If you have filed a Chapter 13 plan that provides for maintaining your home**, our step-by-step analysis is based on the assumption that you will be making your Chapter 13 plan payments, including plan payments to pay amounts due from the period before your bankruptcy filing or otherwise due under your Chapter 13 plan. If you're unable to complete your plan payments and your case is dismissed, converted to a Chapter 7, or the automatic stay is lifted, then your monthly escrow payment will need to be recalculated to account for the cure amounts still due from the period before your bankruptcy filing or otherwise due under your Chapter 13 plan.

See below for:

- an in-depth explanation of each step of your escrow analysis
- side-by-side comparison of last year's projected and actual data

### SUMMARY

Base amount needed ( <i>see Step 1</i> )	The expected monthly amount needed to pay your property taxes and insurance premiums	\$818.33
Shortage payment ( <i>see Step 2</i> )	<b>The monthly amount you must pay into your escrow account to keep the balance from falling below zero during the year</b>	\$0.00
Reserve requirement ( <i>see Step 3</i> )	The monthly amount allowed by federal law for unexpected tax and insurance increases and other costs	\$0.00
<b>New monthly escrow payment (<i>see Step 4</i>)</b>		<b>\$818.33</b>
<b>New total payment effective 05/2017 (<i>see Step 4</i>)</b>		<b>\$3,785.39</b>

In future escrow analyses, Bank of America, N.A. reserves the right to assess the amount allowed by federal law for unexpected tax and insurance increases and other costs.

### HOW WE CALCULATE YOUR ESCROW PAYMENT

#### STEP 1 Determine base amount needed for the year

<i>Escrow items</i>	<i>Amount needed</i>	<i>Frequency in months</i>	<i>Monthly amount needed</i>
Homeowners insurance	\$1,825.00	12	\$152.08
Flood insurance	1,388.10	12	115.68
City taxes	1,684.38	12	140.37
City taxes	1,684.38	12	140.37
City taxes	1,619.05	12	134.92
City taxes	1,619.05	12	134.92
<b>Total monthly base payment amount</b>			<b>\$818.33</b>

#### STEP 2 Determine lowest projected balance

In the chart below, we project the amounts you will pay into your escrow account next year and the amounts we will pay out for your insurance and tax bills. Remember, these figures are only projections and may not reflect the actual payments made at the time they are due.

<i>Month</i>	<i>Escrow deposit(s)</i>	<i>Tax payment(s)</i>	<i>Insurance payment(s)</i>	<i>MIP/PMI payment(s)</i>	<i>Balance</i>
Post Petition Beginning Balance					\$15,960.55 D
May 2017	818.33				16,778.88

**Bank of America****Home Loans****Account Number** [REDACTED]**Statement Date** 03/06/2017MARLENE M LONG & KEITH C LEZAMA  
652 PLAIN ST  
STOUGHTON, MA 02072**STEP 2 Determine lowest projected balance - continued**

<i>Month</i>	<i>Escrow deposit(s)</i>	<i>Tax payment(s)</i>	<i>Insurance payment(s)</i>	<i>MIP/PMI payment(s)</i>	<i>Balance</i>
June 2017	818.33				17,597.21
July 2017	818.33	1,684.38	1,388.10		15,343.06 *
August 2017	818.33				16,161.39
September 2017	818.33				16,979.72
October 2017	818.33	1,684.38			16,113.67
November 2017	818.33				16,932.00
December 2017	818.33				17,750.33
January 2018	818.33	1,619.05			16,949.61
February 2018	818.33				17,767.94
March 2018	818.33				18,586.27
April 2018	818.33	1,619.05	1,825.00		15,960.55
Post Petition Ending Balance					\$15,960.55
<b>Lowest projected balance</b>					<b>15,343.06</b>
<b>Shortage payment amount</b>					<b>\$0.00</b>

The Post-Petition Beginning and Ending balances above are projected balances, which assume that all payments due under your Chapter 13 bankruptcy plan will be made, including your regularly scheduled mortgage payments due after the bankruptcy filing and all plan payments to cure amounts due from the period before your bankruptcy filing or otherwise due under your Chapter 13 plan.

At the time of analysis, Bank of America, N.A. assumes that all scheduled mortgage payments will be made to the effective date of your new payment.

\* Using the Post-Petition balances, your Lowest Projected Balance (LPB) reflects a positive balance (a balance greater than zero). In the next step, we will compare this amount to your escrow reserve requirement to determine if there is an overage.

**STEP 3 Determine reserve requirement**

Federal law allows for the collection of a reserve amount to maintain a cushion for unexpected tax and/or insurance increases and other costs.

The reserve used for this period is shown below.

Lowest Projected Balance ( <i>see Step 2 above</i> )	15,343.06
Total reserve requirement (16.6% of the base amount) *	\$1,630.11
Additional amounts required	.00
<b>Monthly reserve requirement (.00 divided by 12)</b>	<b>\$0.00</b>

**Potential overage** **\$13,712.95**

\* Base amount equals the total of payments anticipated to be paid out of the escrow account during the year but excludes Private Mortgage Insurance (PMI) or Mortgage Insurance Premium (MIP) amounts.

Using your Post-Petition Beginning balance, the projections above reflect that your Lowest Projected Balance (LPB) exceeds the reserve requirement amount and that there is a potential overage. However, your Lowest Projected Balance (LPB) assumes that you are current in making payments that were due after your bankruptcy filing and that you have paid all escrow amounts due from the period before your bankruptcy filing. If you still have several months or years prior to the completion of your Chapter 13 plan then you may not have an actual overage.

To determine if you have an actual overage of escrow funds, Bank of America, N.A. will adjust the potential overage to account for any escrow amounts that remain unpaid from the period before your bankruptcy filing or otherwise due under the terms of your Chapter 13 plan. This adjustment is necessary to ensure your current escrow account balance in fact has a surplus of funds. If your account still shows an overage and is current under the terms of your Chapter 13 plan, we'll send you a refund in accordance with applicable law. Please note that we're unable to forward overage checks if your loan is undergoing a loan assumption.

For more information on how Bank of America, N.A. tracks your actual overage please call 800-669-6607, Monday-Friday 8a.m. to 9p.m. ET.

**STEP 4 Determine monthly payments  
Calculation of monthly escrow payment**

Base amount needed for taxes and/or insurance ( <i>see Step 1</i> )	\$818.33
Shortage payment ( <i>see Step 2</i> )	.00
Reserve requirement ( <i>see Step 3</i> )	.00
<b>Total monthly escrow payment</b>	<b>\$818.33</b>
<b>Calculation of monthly payment</b>	
Principal and/or interest	\$2,967.06
Optional products	\$0.00

**Bank of America****Home Loans****Account Number** [REDACTED]**Statement Date** 03/06/2017MARLENE M LONG & KEITH C LEZAMA  
652 PLAIN ST  
STOUGHTON, MA 02072**STEP 4 Determine monthly payments - continued**

Buydown assistance	\$0.00	
Total monthly escrow payment	818.33	
<b>Total monthly payment effective 05/2017</b>		<b>\$3,785.39</b>

**LAST YEAR  
IN REVIEW****Current analysis compared to previous****Monthly amount***Amount needed for taxes and insurance**Last analysis**This analysis*

Homeowners insurance	\$152.08	\$152.08
Flood insurance	115.68	115.68
City taxes	140.37	140.37
City taxes	140.37	140.37
City taxes	136.43	134.92
City taxes	136.43	134.92
Total base escrow payment	\$821.34	\$818.33
Shortage payment	.00	.00
Reserve requirement	.00	.00
Rounding amount	.00	.00
<b>Monthly escrow payment</b>	<b>821.34</b>	<b>\$818.33</b>
Principal and/or interest	\$2,967.06	\$2,967.06
Optional products	\$0.00	\$0.00
Buydown assistance	\$0.00	\$0.00
Monthly escrow payment	821.34	818.33
<b>Total payment amount</b>	<b>\$3,788.40</b>	<b>\$3,785.39</b>

**Summary of escrow change**

As shown, your base escrow amount decreased. Your reserve percentage remained unchanged. Your reserve payment remained unchanged. The result of these factors caused your total escrow payment to decrease. Additionally, you were left with a overage.

A side-by-side comparison of projected escrow account activity and actual activity for last year can be found below.

**Last year's escrow payments**

If you have recently filed a Chapter 13 bankruptcy, then we have provided below a side-by-side comparison of your prior projected escrow account activity to the actual account activity.

If this is an annual escrow statement provided during your Chapter 13 bankruptcy, then the projected escrow account activity below was performed in accordance with the terms of your Chapter 13 plan. At the same time, we also maintained a separate accounting that reflected your escrow account activity as indicated under the terms of your loan documents outside of bankruptcy (shown below under the heading "Actual"). The Actual escrow activity includes both the receipt of your regular monthly mortgage payments to escrow and any cure payments made under the terms of your Chapter 13 plan for escrow amounts due from the period before your bankruptcy filing or otherwise due under your Chapter 13 plan. Below is the side-by-side comparison of the plan projected activity to the actual activity for last year. Upon the completion of your Chapter 13 plan, if all payments due under the Chapter 13 plan are received and taxes and insurance were paid in the amounts anticipated, then the projected and actual ending balances should match. If you are unable to complete your Chapter 13 plan payments and your case is dismissed, converted to a Chapter 7 or the automatic stay is lifted, then the actual accounting shown below will be used in performing your next escrow analysis.

Projected					Actual				
Date	Activity	Paid in	Paid out	Balance	Date	Activity	Paid in	Paid out	Balance
	Beginning balance			\$814.87		Beginning balance			-\$11,992.65
05/01/2016	May Payment	821.34		1,636.21	* 05/23/2016	Escrow balance adj		-2,759.57	766.92
06/01/2016	Jun Payment	821.34		2,457.55	06/15/2016	Interest on escrow	2.31		769.23
07/01/2016	Jul Payment	821.34		3,278.89	07/21/2016	City tax pmt		1,684.38	-915.15
08/01/2016	Aug Payment	821.34		4,100.23	07/25/2016	Flood ins payment		1,388.10	-2,303.25
09/01/2016	Sep Payment	821.34		4,921.57	10/21/2016	City tax pmt		1,684.38	-3,987.63
10/01/2016	Oct Payment	821.34		5,742.91	12/08/2016	Apr Payment	192.10		-3,795.53
11/01/2016	Nov Payment	821.34		6,564.25	12/08/2016	May Payment	192.10		-3,603.43
12/01/2016	Dec Payment	821.34		7,385.59	12/30/2016	Interest on escrow	-2.30		-3,605.73
01/01/2017	Jan Payment	821.34		8,206.93	01/20/2017	Jun Payment	192.10		-3,413.63
01/02/2017	City taxes		1,637.13	6,569.80	01/20/2017	Jul Payment	192.10		-3,221.53
02/01/2017	Feb Payment	821.34		7,391.14	01/23/2017	City tax pmt		1,619.05	-4,840.58
03/01/2017	Mar Payment	821.34		8,212.48	01/31/2017	Payment reversal	-192.10		-5,032.68
04/01/2017	Apr Payment	821.34		9,033.82	01/31/2017	Payment reversal	-192.10		-5,224.78
04/02/2017	Homeowners insurance		1,825.00	7,208.82	01/31/2017	Payment reversal	-192.10		-5,416.88
04/02/2017	City taxes		1,637.13	5,571.69	01/31/2017	Payment reversal	-192.10		-5,608.98
	Ending balance			\$5,571.69	01/31/2017	Apr Payment	606.30		-5,002.68
					01/31/2017	May Payment	606.30		-4,396.38
					01/31/2017	Jun Payment	606.30		-3,790.08
					01/31/2017	Jul Payment	606.30		-3,183.78
					01/31/2017	Aug Payment	606.30		-2,577.48



<b>Projected</b>					<b>Actual</b>				
Date	Activity	Paid in	Paid out	Balance	Date	Activity	Paid in	Paid out	Balance
					02/06/2017	Sep Payment	606.30		-1,971.18
					02/09/2017	Oct Payment	606.30		-1,364.88
					03/06/2017	Nov Payment	606.30		-758.58 P
					03/06/2017	Dec Payment	606.30		-152.28 P
					03/06/2017	Jan Payment	606.30		454.02 P
					04/01/2017	City taxes		1,619.05	-1,165.03 P
					04/28/2017	Homeowners insurance		1,825.00	-2,990.03 P
						Ending balance			-\$2,990.03 D
<b>Summary of escrow payments and disbursements</b>					<b>Summary of escrow payments and disbursements</b>				
	City taxes		3,274.26			City taxes		6,606.86	
	Homeowners insurance		1,825.00			Homeowners insurance		1,825.00	
	Payments		9,856.08			Payments		6,831.40	
						Escrow balance adj		2,759.57	
						Flood insurance		1,388.10	
						Interest on escrow		.01	
						Payment reversal		768.40	

\* Lowest projected balance

P - The letter (P) beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown.

In performing the projection above, Bank of America, N.A. assumed that all regularly scheduled mortgage payments would be made that were due prior to the projection period.